

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)	
)	
John GAVAN et al.)	Group Art Unit: 3621
)	
Application No.: 10/627,033)	Examiner: Charles C. Agwumezie
)	
Filed: July 24, 2003)	
)	
For: SYSTEM AND METHOD FOR)	
DETECTING AND MANAGING)	
FRAUD)	

U.S. Patent and Trademark Office
Customer Window, Mail Stop Amendment
Randolph Building
401 Dulany Street
Alexandria, Virginia 22314

REQUEST FOR RECONSIDERATION

In response to the Office Action of July 9, 2007, Applicants respectfully request reconsideration of the application in light of the following.

Remarks begin on page 2 of this paper.